

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 17-12188-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jack Michael Sirignano 21 Holiday Road Manalapan, NJ 07726	Heather Ellen Sirignano 21 Holiday Road Manalapan, NJ 07726
--	---

Social Security No.:

xxx-xx-3788	xxx-xx-8015
-------------	-------------

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 8, 2017.

On 11/8/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: December 19, 2018  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 9, 2018

JAN: vpm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Jack Michael Sirignano  
 Heather Ellen Sirignano  
 Debtors

Case No. 17-12188-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 4  
 Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb	+Jack Michael Sirignano, Heather Ellen Sirignano, 21 Holiday Road, Manalapan, NJ 07726-2709
cr	+CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
516628584	+Alpert Zales & Castro Pediatric Cardiolo, PO Box 670, Cape May Court House, NJ 08210-0670
516628585	+Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
516628586	+Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
516628594	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citi Cards, PO Box 183113, Columbus, OH 43218)
516628591	+CentraState Medical Center, 901 West Main St, Freehold, NJ 07728-2549
516628590	+CentraState Medical Center, RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7448
516628588	+Central Jersey ER Med Assoc, AmeriFinancial Solutions, PO Box 65018, Baltimore, MD 21264-5018
516628589	+Central Jersey Spine & Wellness LLC, 4251 Route 9 North Bldg 3 Suite B, Freehold, NJ 07728-8303
516628592	+Chase, PO Box 15548, Wilmington, DE 19886-5548
516628593	+Chase Card Services, PO Box 15153, Wilmington, DE 19886-5153
516628595	+Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
516628596	+Citibank/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516628597	+Citibank/Home Depot, Alltran Financial, PO Box 722910, Houston, TX 77272-2910
516870000	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516637765	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Co, POB 62180, Colorado Springs, CO 80962-4400)
516780718	+FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
516628603	+Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516628604	+Fortiva Retail Credit, PO Box 105341, Atlanta, GA 30348-5341
516628605	+Fortiva Retail Credit/Atlanticus, PO Box 790105, St Louis, MO 63179-0105
516628606	+Freehold Endoscopy Associates, 222 Schanck Rd 100, Freehold, NJ 07728-2974
516628607	+Freehold Endoscopy Assocs, Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
516628608	+HFC, PO Box 5233, Carol Stream, IL 60197-5233
516628610	+Home Depot Credit Services, Citibank, PO Box 9001010, Louisville, KY 40290-1010
516628611	+Household Finance Corporation III, Household Finance/HFC, PO Box 1231, Brandon, FL 33509-1231
516628620	+MMG Anesthesia, 222 Schanck Rd 302, Freehold, NJ 07728-2974
516628614	+Macy's/DSNB, Department Stores National Bank, PO Box 9001094, Louisville, KY 40290-1094
516628615	+Macy's/DSNB, Department Stores National Bank, PO Box 8061, Mason, OH 45040-8061
516628617	+Macy's/DSNB, Department Stores National Bank, PO Box 8228, Mason, OH 45040-5228
516628616	+Macy's/DSNB, Department Stores National Bank, PO Box 6167, Sioux Falls, SD 57117-6167
516628618	+Middlesex-Monmouth Gastro, Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
516628619	+Middlesex/Monmouth Gastroenterology, 222 Schanck Rd 302, Freehold, NJ 07728-2974
516628621	+Monmouth Ocean Pulmonary Medicine, 901 W Main Street 160, Freehold, NJ 07728-2537
516628622	+New Penn Financial LLC, Fein Such Kahn & Shepard PC, 7 Century Dr 201, Parsippany, NJ 07054-4673
516874786	New Penn Financial, LLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516628629	+RWJ Physicians Enterprise PA, PO Box 826405, Philadelphia, PA 19182-6405
516742962	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
516628630	+Shellpoint Mortgage Servicin, PO Box 1410, Troy, MI 48099-1410
516628631	+Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
516628632	+Sheriff Monmouth County, 2500 Kozloski Road, Freehold, NJ 07728-4424
516628634	+State of New Jersey, Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
516628635	+Synchrony Bank, Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
516628643	+Synchrony Bank/JCPenney Credit Card, Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
516628646	+Synchrony Bank/TJX Rewards, EGS Financial Care, PO Box 1020, Horsham, PA 19044-8020
516628651	+TD Bank/Target Credit, PO Box 84037, Columbus, GA 31908-4037
516628649	+Target Card Services, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2018 23:54:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2018 23:54:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 4  
Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516628583 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:59:19 AEO/Synchrony Bank,  
PO Box 530942, Atlanta, GA 30353-0942  
516628587 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2018 23:58:58 Capital One Bank,  
PO Box 71083, Charlotte, NC 28272-1083  
516862775 +E-mail/Text: bankruptcy@cavps.com Nov 09 2018 23:54:59 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
516628598 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:16  
Comenity Bank-Pier 1 Imports, PO Box 659617, San Antonio, TX 78265-9617  
516628599 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:17  
Comenity Bank-Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
516628600 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:17 Comenity Bank/Annie Sez,  
PO Box 659584, San Antonio, TX 78265-9584  
516628601 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:17 Comenity Bank/WayFair,  
PO Box 659617, San Antonio, TX 78265-9617  
516636868 E-mail/Text: mrdiscen@discover.com Nov 09 2018 23:53:44 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516628602 +E-mail/Text: mrdiscen@discover.com Nov 09 2018 23:53:44 Discover Financial Services,  
PO Box 71084, Charlotte, NC 28272-1084  
516877754 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 09 2018 23:59:09 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517230941 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 10 2018 00:09:51  
LVNV Funding, LLC its successors and assigns as as, PO Box 10587,  
Greenville, SC 29603-0587  
516628613 +E-mail/Text: bk@lendingclub.com Nov 09 2018 23:55:13 Lending Club Corp,  
71 Stevenson St 300, San Francisco, CA 94105-2985  
516782488 +E-mail/Text: bankruptcydpt@mcmcgroup.com Nov 09 2018 23:54:36 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516628624 +E-mail/Text: bnc@nordstrom.com Nov 09 2018 23:53:52 Nordstrom Bank, PO Box 6555,  
Englewood, CO 80155-6555  
516628623 +E-mail/Text: bnc@nordstrom.com Nov 09 2018 23:53:53 Nordstrom Bank, TD Bank,  
PO Box 79139, Phoenix, AZ 85062-9139  
516869621 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Nov 09 2018 23:54:55 Nordstrom Fsb,  
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516721301 E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:48 ONEMAIN FINANCIAL,  
P.O. BOX 3251, EVANSVILLE, IN 47731-3251  
516628626 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:59:16 OneMain Financial, PO Box 499,  
Hanover, MD 21076-0499  
516628627 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:48 OneMain Financial, PO Box 70911,  
Charlotte, NC 28272-0911  
516628625 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:59:17 OneMain Financial,  
PO Box 9001122, Louisville, KY 40290-1122  
516628628 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:25 OneMain Financial,  
3585 Route 9 North Suite 28, Freehold, NJ 07728-2672  
517037891 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 10 2018 00:21:36  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
517037892 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:04  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
516881456 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 23:58:36  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
516881031 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:03  
Portfolio Recovery Associates, LLC, c/o Choice Privileges, POB 41067, Norfolk VA 23541  
516881448 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:03  
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,  
Norfolk VA 23541  
516881847 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 10 2018 00:21:36  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
516714549 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2018 23:54:29  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516628581 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:28 R' Us Credit Card/Synchrony Bank,  
Advanced Call Center Technologies, PO Box 9091, Gray, TN 37615-9091  
516628582 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:29 R'Us Credit Cards/Syncb,  
PO Box 530938, Atlanta, GA 30353-0938  
516628636 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:28 Synchrony Bank, PO Box 960061,  
Orlando, FL 32896-0061  
516628637 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:59:20 Synchrony Bank, PO Box 965022,  
Orlando, FL 32896-5022  
516628640 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:59:19 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013  
516628639 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:52 Synchrony Bank, PO Box 965033,  
Orlando, FL 32896-5033  
516628638 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:59:20 Synchrony Bank, PO Box 965009,  
Orlando, FL 32896-5009  
516628641 +E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:52 Synchrony Bank/American Eagle,  
PO Box 530942, Atlanta, GA 30353-0942

District/off: 0312-3

User: admin  
Form ID: 185

Page 3 of 4  
Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516628642	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:59:20	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
516628644	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:52	Synchrony Bank/PC Richard, PO Box 965061, Orlando, FL 32896-5061
516628645	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:28	Synchrony Bank/TJX Cos, PO Box 530949, Atlanta, GA 30353-0949
516628647	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:28	Synchrony Bank/ToysRUs, PO Box 965061, Orlando, FL 32896-5061
516628648	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:29	Synchrony Bank/WalMart, PO Box 965061, Orlando, FL 32896-5061
516809824	+E-mail/Text: bncmail@w-legal.com Nov 09 2018 23:54:51	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516628652	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:52	TJX Rewards/Syncb, PO Box 530949, Atlanta, GA 30353-0949
516628650	+E-mail/Text: taxcollector@mtnj.org Nov 09 2018 23:55:26	Tax Collector Manalapan Township, 120 Route 522, Manalapan, NJ 07726-3497
516628653	+E-mail/PDF: gecscedi@recoverycorp.com Nov 09 2018 23:58:27	WalMart/Synchrony Bank, Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 47

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516628609*	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Home Depot Credit Services, Citibank, PO Box 182676, Columbus, OH 43218)
516635578*	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000, Detroit, MI. 48255-0953)
517446956*	++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962)
516877757*	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516628633*	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695)
516628612	##+HSBC Bank, 961 N Weigel Av, Elmhurst, IL 60126-1058

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin  
Form ID: 185

Page 4 of 4  
Total Noticed: 94

Date Rcvd: Nov 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Joseph I. Windman on behalf of Debtor Jack Michael Sirignano jwindman@aol.com  
Joseph I. Windman on behalf of Joint Debtor Heather Ellen Sirignano jwindman@aol.com  
R. A. Lebron on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10